

Information to identify the case:

Debtor 1	Nancy Hahn Henderson	Social Security number or ITIN	xxx-xx-6129
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Western District of Virginia	Date case filed for chapter	7 9/24/19
Case number:	19-71277		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nancy Hahn Henderson	
2. All other names used in the last 8 years	fka Nancy Dale Henderson, fka Nancy Dale Hahn	
3. Address	5254 Cherokee Hills Drive Salem, VA 24153	
4. Debtor's attorney Name and address	Malissa Lambert Giles Giles & Lambert PC P O BOX 2780 ROANOKE, VA 24001	Contact phone 540 981-9000
5. Bankruptcy trustee Name and address	Steven L Higgs(443448) Steven L. Higgs, P.C. 9 Franklin Road, SW Roanoke, VA 24011-2403	Contact phone 540-400-7990

For more information, see page 2 >

Debtor **Nancy Hahn Henderson**

Case number **19-71277**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	210 Church Ave., Room 200 Roanoke, VA 24011	Hours open 8 a.m. – 4:30 p.m. Contact phone (540) 857-2391 Date: 9/24/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 24, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required ***	Location: cr mtg, ROA, First Campbell Square,, Rm 120, 210 First St, SW., Roanoke,, VA 24011
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div style="width: 35%;"> Filing deadline: 12/23/19 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="width: 35%;"> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Western District of Virginia

In re:
Nancy Hahn Henderson
Debtor

Case No. 19-71277-pmb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-7

User: admin
Form ID: 309A

Page 1 of 1
Total Noticed: 22

Date Rcvd: Sep 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db +Nancy Hahn Henderson, 5254 Cherokee Hills Drive, Salem, VA 24153-5843
4814709 +BPOA, PO Box 20807, Roanoke, VA 24018-0081
4814711 +Brock & Scott, PLLC, 484 Viking Drive, Suite 203, Virginia Beach, VA 23452-7321
4814710 +Brock & Scott, PLLC, 1315 Westbrook Plaza Drive, Suite 100, Winston Salem, NC 27103-1357
4814712 +Brock & Scott, PLLC, 5431 Oleander Drive, Wilmington, NC 28403-5847
4814714 +Dale Hahn, c/o John K. Hahn, 253 Primitive Acres, Boones Mill, VA 24065-3950
4814715 +EOS-CCA, Po Box 981025, Boston, MA 02298-1025
4814716 +James Henderson, 314 6th Street, SW, Charlottesville, VA 22903-5506
4814717 +Kevin Tejada, 3704 Panorama Avenue, Roanoke, VA 24017-4504
4814718 Liberty University, 1971 University Boulevard, Lynchburg, VA 24502
4814719 +Lincoln Automotive Financial Services, Po Box Box 542000, Omaha, NE 68154-8000
4814720 +Patrick Stultz, 5254 Cherokee Hills Drive, Salem, VA 24153-5843
4814723 +Total Life Counseling, 5401 Fallowater Lane, Roanoke, VA 24018-0949

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mgiles@gileslambert.com Sep 24 2019 22:30:51 Malissa Lambert Giles,
Giles & Lambert PC, P O BOX 2780, ROANOKE, VA 24001
tr EDI: BSLHIGGS.COM Sep 25 2019 02:28:00 Steven L Higgs(443448), Steven L. Higgs, P.C.,
9 Franklin Road, SW, Roanoke, VA 24011-2403
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Sep 24 2019 22:31:05 USTrustee,
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
4814708 E-mail/Text: bankruptcy@bbandt.com Sep 24 2019 22:31:01 BB&T, PO Box 200,
Wilson, NC 27894
4814713 +EDI: CHASE.COM Sep 25 2019 02:28:00 Chase Card Services, Po Box 15369,
Wilmington, DE 19850-5369
4814721 +E-mail/Text: dhartman@roanokecountyva.gov Sep 24 2019 22:31:09 ROANOKE COUNTY TREASURER,
5204 BERNARD DRIVE, Roanoke, VA 24018-4345
4814722 +EDI: RMSC.COM Sep 25 2019 02:28:00 Synchrony Bank/Sams, Po Box 965005,
Orlando, FL 32896-5005
4814724 +EDI: WFFC.COM Sep 25 2019 02:28:00 Wells Fargo, PO Box 5058, Portland, OR 97208-5058
4814725 +EDI: WFFC.COM Sep 25 2019 02:28:00 Wells Fargo Bank NA, Po Box 14517,
Des Moines, IA 50306-3517

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

NONE.

TOTAL: 0